

<b>Fill in this information to identify the case:</b>	
Debtor 1	<u>Anthony Tenkotte</u>
Debtor 2	<u>(Spouse if Filing)</u>
United States Bankruptcy Court for the:	<u>Southern</u> District of <u>OH</u> (State)
Case Number	<u>19-13274</u>

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CSMC 2018-RPL2 Trust	Court claim no. (if known):	<u>10</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>4265</u>	Date of payment change: Must be at least 21 days after date of <u>November 1, 2020</u> this notice	
		New total payment: Principal, interest, and escrow, if any	<u>1,322.94</u>

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 288.55

New escrow Payment: \$ 387.02

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate 7.6500 %

New Interest rate: 7.6500 %

Current principal and interest payment: \$ 935.92

New principal and interest payment: \$ 935.92

### Part 3: Other Payment Change

1. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for Change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New Mortgage Payment: \$ \_\_\_\_\_

Debtor 1

Anthony  
First Name

Middle Name

Tenkotte  
Last Name

Case Number (if  
known)

19-13274

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

☒ /s/ David C Nalley  
Signature

Date 10/08/2020

Print: David C Nalley (0064045) Title Attorney for Creditor  
First Name Middle Name Last Name

Company Reisenfeld & Associates LLC

Address 3962 Red Bank Road  
Number Street

Cincinnati OH 45227  
City State Zip Code

Contact Phone 1-513-322-7000

Email ohbk@rslegal.com

**CERTIFICATE OF SERVICE**

I certify that on the 8th day of October, 2020 a copy of the foregoing was served:

Via the Court's electronic case filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

**Via ECF Mail:**

David A. Kruer, Debtor's Counsel  
dkandco@fuse.net

Margaret A Burks, Bankruptcy Trustee  
Cincinnati@cinn13.org

U.S. Trustee  
ustpreion09.ci.ecf@usdoj.gov

**Via Regular U.S. Mail, postage prepaid on:**

Anthony Tenkotte , Debtor  
3976 Williams Dr.  
Cincinnati, OH 45255

/s/ David C Nalley  
David C Nalley, Esq.



July 31, 2020

ANTHONY R TENKOTTE  
3976 WILLIAMS DRIVE  
CINCINNATI, OH 45255-0000

Account Number: [REDACTED]  
Property Address: 3976 WILLIAMS DRIVE  
CINCINNATI, OH 45255

**RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount**

**This statement is for informational purposes only**

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

**1. What is the amount of my new monthly payment?**

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (As of last analysis)	New Payment (as of 11/01/2020)	Change
Principal and Interest		\$935.92	
Regular Escrow Payment	\$288.55	\$369.28	\$80.73
Monthly Shortage Payment	\$0.00	\$17.74	\$17.74
Total Payment		\$1,322.94	\$98.47

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

**2. Why did the escrow portion of my payment change?**

There are three main reasons why your escrow account payment may change from year to year.

**A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 11/01/2020)	Change
Tax Disbursements	\$1,932.58	\$1,965.56	\$32.98
Hazard Insurance Disbursements	\$1,529.98	\$2,465.78	\$935.80
Total Annual Escrow Disbursements	\$3,462.56	\$4,431.34	\$968.78
Monthly Escrow Payment	\$288.55	\$369.28	\$80.73
Monthly Shortage Payment	\$0.00	\$17.74	\$17.74

See reverse side

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Shortage** – The actual beginning balance on your account in Tables 3 and 4 is \$2,497.15. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$2,710.00.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$7,600.15. This amount has been removed from the projected starting balance.

Your total shortage is \$212.85, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance.  $\$2,710.00 - \$2,497.15 = \$212.85$ . Unless you elect to pay the shortage in full, we will collect the total amount over 12 months at \$17.74 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (\*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

**Table 3**

<u>Month</u> <u>History</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
	Beginning Balance					\$-835.16
October 2020		288.55	0.00 E	0.00	0.00 E	-835.16

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (\*\*) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

**Table 4**

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$2,497.15	\$2,710.00
November 2020	HAZARD INS	369.28	2,465.78	400.65	613.50
December 2020	COUNTY TAX	369.28	982.78	-212.85	0.00**
January 2021		369.28	0.00	156.43	369.28
February 2021		369.28	0.00	525.71	738.56
March 2021		369.28	0.00	894.99	1,107.84
April 2021		369.28	0.00	1,264.27	1,477.12
May 2021		369.28	0.00	1,633.55	1,846.40
June 2021	COUNTY TAX	369.28	982.78	1,020.05	1,232.90
July 2021		369.28	0.00	1,389.33	1,602.18
August 2021		369.28	0.00	1,758.61	1,971.46
September 2021		369.28	0.00	2,127.89	2,340.74
October 2021		369.28	0.00	2,497.17	2,710.02

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

**Important Mailing Addresses:**

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at [www.spservicing.com](http://www.spservicing.com).

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**

See reverse side

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**PAYMENT COUPON ON BACK**  
**HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM**

Mailing Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

Account Number(s): 

**All Borrowers' Signatures Required For Address Change**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature





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You have the following options to repay your escrow shortage:

**Option A**

Do Nothing - The monthly reserve of \$17.74 will be automatically collected with your New Payment unless you select Option B

**Option B**

Repay the Escrow Shortage in Full - To repay the shortage of \$212.85 in full, please submit your payment with this coupon to:

SELECT PORTFOLIO SERVICING, INC.  
P.O. BOX 65450  
SALT LAKE CITY, UT 84165-0450

You may also submit your payment online by visiting  
[www.spservicing.com](http://www.spservicing.com)


**Escrow Reserve -  
Shortage Repayment Coupon**

**Select Portfolio Servicing, Inc.**  
ANTHONY R TENKOTTE  
3976 WILLIAMS DRIVE,  
CINCINNATI, OH 45255  
Account No: [REDACTED]

Total Amount Enclosed: \_\_\_\_\_



September 9, 2020

 ANTHONY R TENKOTTE  
3976 WILLIAMS DRIVE  
CINCINNATI, OH 45255-0000

**Account Number:**   
**Property Address:** 3976 WILLIAMS DRIVE  
CINCINNATI, OH 45255

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account's home mortgage payments.





**CHANGES TO THE MORTGAGE INTEREST RATE AND PAYMENTS ON 11/01/2020.**

Under the terms of the account's Adjustable-Rate Mortgage, you had a 6 month period during which the interest rate and principal and interest payment remained the same. The interest rate initially changed on 04/01/2019 and may change every 6 month(s) for the life of the mortgage. The rate is scheduled to change again on 04/01/2021 with a corresponding payment change on 05/01/2021.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	7.65000%	7.65000%
Principal	\$133.04	\$133.89
Interest	\$802.88	\$802.03
Escrow (Taxes & Insurance)	\$288.55	\$387.02
<b>Total Monthly Payment</b>	<b>\$1,224.47</b>	<b>\$1,322.94</b> Due 11/01/2020

**Interest Rate:** We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under the loan agreement, the index rate is 0.30988% and the margin is 5.65000%. The index is the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE and is published MONTHLY IN THE WALLSTREET JOURNAL.

**Rate Limits:** The rate cannot go higher than 13.65000% or less than 7.65000% over the life of the loan.

The rate can change each subsequent period by no more than 1.00000%.

**New Interest Rate and Monthly Payment:** The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE, the margin, rounding of 0.12500%, the account balance of \$125,809.13, and the remaining amortized loan term of 306 months.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

**Prepayment Penalty:** None

If you seek an alternative to the changes to the interest rate and payment, the following options may be possible (subject to lender approval):

- Refinance the loan with another lender;
- Sell your home and use the proceeds to pay off the current loan;
- Modify the loan terms with us;
- Payment forbearance, which temporarily gives you more time to pay the monthly payment.

Please contact our Customer Service Department toll-free at 800-258-8602 for more information. Representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like to speak with a HUD approved housing counselor, you may call the Homeowner's HOPE™ Hotline 888-995-HOPE (4673) or visit HUD's website at <https://apps.hud.gov/offices/hsg/sfh/hcc/fc/> to find an available counseling agency. The Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment.

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número 800-831-0118 y seleccione/marque la opción 2.**

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